

II. Amendments to the Claims:

Claims 1-6 (Cancelled).

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7. (Currently Amended) A method for providing a ~~pre-assigned~~ second PIN number from a POS terminal in communication with an electronic clearing house, to a patron of said POS terminal, without hardware changes to said POS terminal and without such POS terminal contacting a telephone service provider prior to, or during, ~~or after~~ the dispensing of said second PIN number to said patron, to permit said patron access via said second PIN number to a fixed quantity of prepaid ~~telephone~~ telephone time from said telephone service provider, comprising in combination:

- a) ordering a pre-determined amount of telephone time from a ~~plurality of~~ telephone service providers, and
- b) ascribing second PIN numbers to individual allotments of telephone time together totaling substantially the ordered pre-determined amount of telephone time from said telephone service provider, and thereafter supplying the ascribed second PIN numbers to said telephone service provider, further obtaining from each telephone service provider a plurality of groups of second PIN numbers, each of said second PIN numbers when provided to a patron of such POS terminal during a transaction and subsequently supplied by the patron to the telephone service provider adapted to allow telephone service for said patron for a pre-determined said individual allotment quantity of telephone time, each of said second PIN numbers having associated therewith a pre-determined quantity of time for which telephone service will be enabled, said pre-determined quantity of time associated with second PIN numbers within one group of said plurality of groups being different from the pre-determined quantity of time associated with second PIN numbers within another of said groups of unique second PIN numbers;

- c) storing said second PIN numbers on a host server which interfaces with said POS terminal ;
- b d) querying a patron of such POS terminal, who accesses the POS terminal by providing the POS terminal with an encoded credit card or bank debit card and a first PIN number, as to ~~the~~ whether the patron wishes to purchase telephone time;
- e) ~~in response to a positive reply to the aforesaid query, providing the patron with a plurality of telephone service providers to select from;~~
- d) ~~providing to the patron a plurality of pre-defined quantities of telephone times which may be purchased, and requesting the patron select a particular pre-defined quantity of telephone time;~~
- e) in response to input from said patron as ~~to~~ desiring to purchase the quantity of telephone time selected, querying said patron as to whether the patron desires to charge the patron's credit card or debit the patron's bank account;
- f) in the event that the patron desires to charge the patron's bank account, verifying that the patron has sufficient funds to purchase said quantity of telephone time, and debiting such account;
- g) in the event the patron desires to charge the patron's credit card, verifying that the quantity of time desired to be purchased may be charged to said credit card, and charging said credit card;
- h) upon satisfaction of f) or g) above, selecting one of said ~~a second PIN number~~

~~from a selected group of said plurality of groups of second PIN numbers during the transaction, said selected group corresponding to a group of second PIN numbers associated with said selected telephone service provider and said selected quantity of telephone service time; and~~

- i) providing said selected second PIN number to such patron by printing said second PIN number on said POS terminal's existing account statement printer or alternatively displaying said second PIN number on said POS terminal's visual display.

Claim 8 (Cancelled).

E4 9. (Previously Presented) The method as claimed in claim 7, said step of verifying that the patron has sufficient funds to purchase said quantity of telephone time comprising verifying sufficiency of such funds through an electronic clearing house communicating with said POS terminal.

10. (Original) The method as claimed in claim 9, said step of verifying that the quantity of time desired to be purchased may be charged to said credit card comprising verifying through said electronic clearing house communicating with said POS terminal.

Claims 11-14 (Cancelled).

15. (Currently Amended) A method for providing a ~~pre-assigned~~ second personal identification number (PIN) number from a device comprising a conventional automated teller machine (ATM) or a point-of sale (POS) terminal, having a display screen and printing capability and a pre-existing communication capability with an existing computer

system operated by a financial institution, to a patron of said device who accesses said device through provision to said device of an encoded card and first personal identification number (PIN), (i) without hardware modifications to said device, (ii) without hardware additions to said existing system, ~~or and~~ (iii) without additional communication links to a telephone service provider, to permit said patron access via said second PIN number to a fixed quantity of prepaid telephone ~~telephone~~ time from said telephone service provider, comprising the steps of:

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- a) ordering a block of telephone time from a telephone service provider;
 - b) ascribing second PIN numbers to individual allotments of telephone time, such allotments of telephone time together totaling substantially the ordered block of telephone time;
 - c) thereafter supplying the ascribed second PIN numbers to said telephone service provider;
 - d) storing said second PIN numbers on a host server which interfaces with said ATM and which is not a server operated by the telephone service provider;
 - a) e) making available to said device via said host server ~~a plurality of said pre-~~ assigned second PIN numbers, each of said second PIN numbers adapted, when provided by said patron during a telephone call to said telephone service provider, to allow telephone service for the patron for a period of time up to said individual allotment quantity of pre-paid telephone time, ~~the plurality of second PIN numbers being grouped into a plurality of groups of second PIN numbers, each group of second PIN numbers corresponding to a different quantity of time to be purchased~~

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- b) f) querying said patron of said device as to whether the patron wishes to purchase telephone time;
 - e) g) verifying that the patron has sufficient funds to purchase said quantity of telephone time, and charging such funds for said quantity of time;
 - d) h) upon satisfaction of e) g) above, selecting one of said ~~plurality of~~ second PIN numbers ~~from one of said groups of second PIN numbers~~; and,
 - e) i) printing said selected second PIN number and providing it to such patron via the ATM or POS's existing ~~an account statement printer used in association with said device, without such device~~ the ATM or POS contacting the telephone service provider prior to, or during, ~~or after~~ the dispensing of said second PIN number from said device.

16. (Previously Presented) The method as claimed in claim 15, wherein said funds comprise funds held by said patron in a bank account.

17. (Previously Presented) The method as claimed in claim 15, wherein said funds comprise funds which may be advanced by charging a credit card.

18. (Previously Presented) The method as claimed in claim 15, further comprising the step after step b) of:

in response to input from said patron as to whether the patron desires to purchase telephone time, querying said patron as to whether the patron desires to charge the patron's credit card or to debit the patron's bank account;

in the event that the patron desires to charge the patron's bank account, verifying through an electronic clearing house that the patron has sufficient funds to purchase said quantity of telephone time, and charging said bank account for said quantity of time, and

in the event the patron desires to charge the patron's credit card, verifying through an electronic clearing house that the quantity of time desired to be purchased may be charged to said credit card, and charging said credit card for said quantity of time.

Claim 19 (Cancelled).

20. (Currently Amended) The method for providing a quantity of pre-paid telephone time from a device as claimed in claim 19 15, said ~~plurality of~~ second PIN numbers comprising a plurality of groups of second PIN numbers, each second PIN number in a respective group of said groups of second PIN numbers permitting telephone service for a pre-determined quantity of time, each second PIN number within a respective group providing a different quantity of pre-paid telephone time than second PIN numbers within another group, further comprising the steps of:

querying said patron in step b) fas to what quantity of a number of predefined quantities of telephone time such patron wishes to purchase; and

in response to input from said patron as to the particular quantity of telephone time desired to be purchased, selecting a second PIN number from a respective group of second PIN numbers which provides telephone time corresponding to the particular quantity of predefined quantities of telephone time selected by said patron.

Claims 21-22 (Cancelled).

23. (Currently Amended) The method for providing a quantity of ~~pre-paid~~ telephone time from a device as claimed in claim 22 15, further comprising, after or at the same time as step a) f), querying the patron of said device as to whether the patron wishes to purchase telephone time from a selected list of telephone service providers.

24. (Currently Amended) A method for providing a second PIN number from a device comprising a conventional point-of sale (POS) terminal or automated teller machine (ATM) which is operatively connected to an existing computer system operated by a financial institution, to a patron of said device, (i) without hardware modifications to said device, (ii) without hardware additions to said existing system, or and (iii) without additional communication links to a telephone service provider, to permit said patron access to a fixed quantity of prepaid telephone time from said telephone service provider via said second PIN number and without said device contacting said telephone service ~~sevice~~ provider prior to or during, ~~or after~~ dispensing said second PIN from said device, comprising the steps of:

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- a) ordering a pre-determined amount of telephone time from a ~~plurality of~~ telephone service provider,s, and
 - b) ascribing said second PIN numbers to individual allotments of telephone time totaling substantially the ordered pre-determined amount of telephone time from said telephone service provider, and thereafter supplying the ascribed second PIN numbers to said telephone service provider, further obtaining from each telephone service provider a plurality of groups of second PIN numbers, each of said second PIN numbers adapted, when provided to a patron of such device and subsequently supplied by the patron to the telephone service provider, to allow telephone service for said patron for said individual allotment a pre-determined quantity of telephone time, each of said second PIN numbers having associated therewith a

~~predetermined quantity of time for which telephone service will be enabled, the plurality of second PIN numbers being grouped into a plurality of groups of second PIN numbers, each group of second PIN numbers corresponding to a different quantity of time to be purchased;~~

c) storing said second PIN numbers on a host server which interfaces with said ATM or POS terminal and which is not a server operated by the telephone service provider;

b) d) querying a patron of such device, who accesses the device by providing the device with an encoded card and a first PIN number, as to whether the patron wishes to purchase telephone time;

e) e) in response to a positive reply to the aforesaid query, providing the patron with a plurality of telephone service providers to select from;

d) providing to the patron a plurality of pre-defined quantities of telephone times which may be purchased, and requesting the patron select a particular pre-defined quantity of telephone time;

e) verifying that the patron has sufficient funds to purchase said quantity of telephone time, and debiting such funds,

f) ~~upon satisfaction of e) above, selecting a second PIN number from a selected group of said plurality of groups of second PIN numbers, said selected group corresponding to a group of second PIN number associated with said selected telephone service provider and said selected quantity of telephone service time,~~
and

- g) providing said selected second PIN number to such patron via ~~an existing account~~
the ATM or POS's existing statement printer or visual display associated with
such device.

25. (Previously Presented) The method as claimed in claim 24, wherein said
funds constitute funds held by said patron in a bank account.

26. (Previously Presented) The method as claimed in claim 24, wherein said
funds constitute funds which may be advanced by charging a credit card.

27. (Currently Amended) The method as claimed in claim 24, further comprising
the step after step ~~b~~) d) of:

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in response to input from said patron as to whether the patron desires to purchase
telephone time, querying said patron as to whether the patron desires to charge the patron's credit
card or to debit the patron's bank account;

in the event that the patron desires to charge the patron's bank account, verifying
through an electronic clearing house that the patron has sufficient funds to purchase said quantity
of telephone time, and charging said bank account for said quantity of time, and

in the event the patron desires to charge the patron's credit card, verifying through
an electronic clearing house that the quantity of time desired to be purchased may be charged to
said credit card, and charging said credit card for said quantity of time.

Claim 28 (Cancelled).

29. (Previously Presented) The method as claimed in claim 27, said step of verifying that the patron has sufficient funds to purchase said quantity of telephone time comprising verifying sufficiency of such funds through said electronic clearing house communicating with said device.

30. (Previously Presented) The method as claimed in claim 29, said step of verifying that the quantity of time desired to be purchased may be charged to said credit card comprising verifying through said electronic clearing house communicating with said device.

31. (Currently Amended) A method for crediting, via a device comprising a conventional POS terminal or ~~an~~ a conventional ATM, having pre-existing communication capability with an existing computer system operated by a financial institution, a quantity of predetermined telephone time to a patron who possesses a wireless telephone having a pre-assigned telephone number, which permits said patron, after the initial provision by said patron of a second personal identification number (PIN) to a telephone service provider, to thereafter utilize said telephone for a period up to said quantity of pre-determined quantity of telephone time without having at the time of each subsequent telephone call to provide said telephone service provider with said second PIN number prior to being permitted to make said telephone call, (i) without hardware modifications to said device, (ii) without hardware additions to said existing system, or and (iii) without communication links to said telephone service provider, which comprises in combination:

- a) obtaining a block of telephone time from a telephone service provider;
- b) ascribing second PIN numbers to individual allotments of telephone time, such allotments of telephone time together totaling substantially the obtained block of telephone time;

- c) thereafter supplying the ascribed second PIN numbers to said telephone service provider;
- d) storing said second PIN numbers on a host server which interfaces with said ATM and which is not a server operated by the telephone service provider;
- a) e) initially providing making available to the device a plurality of said second PIN numbers to said device, each of said second PIN numbers being determined prior to a patron attempting to utilize said device to purchase telephone time;
- b) f) querying a patron of said device, who accesses said terminal device through provision to the terminal device of an encoded card and a first personal identification number (PIN), as to whether the patron wishes to purchase telephone time and what quantity of telephone time,
- e) g) querying said patron as to said quantity of time desired to be purchased ;
- d) h) verifying that the patron has sufficient funds to purchase said desired quantity of telephone time;
- e) i) debiting such funds;
- f) j) selecting said second PIN number from a plurality of second PIN numbers, each of said second PIN numbers adapted, when supplied by said patron during a telephone call to a telephone service provider, to allow telephone service for the patron for a period of time up to said quantity of purchased time, the plurality of second PIN numbers being grouped into a plurality of groups of second PIN numbers, each group of second PIN numbers corresponding to a different quantity

of time to be purchased;

- g) k) providing said selected second PIN number to such patron via ~~an existing account~~
the ATM or POS's existing statement printer or visual display associated with
such device, without said device contacting the telephone service provider prior
to, or during, ~~or after~~ dispensing said second PIN number to said patron;
- h) l) receiving said selected second PIN number from said patron;
- i) m) correlating the pre-assigned telephone number of said wireless telephone with a
corresponding account held by said telephone service provider in respect of said
patron; and
- j) n) crediting said account with said quantity of pre-determined telephone time
purchased by said patron as ascertained from said second PIN number.

32. (Previously Presented) The method as claimed in claim 31, wherein such
funds constitute funds held by said patron in a bank account.

33. (Previously Presented) The method as claimed in claim 31, wherein said
funds constitute funds which may be advanced by charging a credit card.

34. (Currently Amended) The method as claimed in claim 31, further comprising
the step after step b) f) of:

in response to input from said patron as to whether the patron desires to purchase
telephone time, querying said patron as to whether the patron desires to charge the patron's credit
card or to debit the patron's bank account;

in the event that the patron desires to charge the patron's bank account, verifying through an electronic clearing house that the patron has sufficient funds to purchase said quantity of telephone time, and charging said bank account for said quantity of time; and

in the event the patron desires to charge the patron's credit card, verifying through an electronic clearing house that the quantity of time desired to be purchased may be charged to said credit card, and charging said credit card for said quantity of time.

Claim 35 (Cancelled).

36. (Previously Presented) The method as claimed in claim 31, wherein:

said wireless telephone possesses a specific frequency and identification code;

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said second PIN number is received from said patron by way of a telephone call from said patron on said wireless telephone; and

said pre-assigned telephone number is correlated to said account of said patron when said telephone call is received from said patron.

37. (Previously Presented) The method as claimed in claim 36, said telephone number of said wireless telephone ascertained by said telephone service provider at the time said patron communicates said second PIN number to said service provider, said service provider thereafter matching said telephone number with said account and subsequently crediting said account with said predetermined quantity of telephone time.

38. (New) The method as claimed in claim 7, said step of selecting one of said second PIN numbers comprising said POS interfacing with said host server and being provided with a second PIN number having an associated allotted telephone time.

39. (New) The method as claimed in claim 15, said step of selecting one of said second PIN numbers comprising said device interfacing with said host server and being provided with a second PIN number having an associated allotted telephone time.

40. (New) The method as claimed in claim 24, said step of selecting one of said second PIN numbers comprising said device interfacing with said host server and being provided with a second PIN number having an associated allotted telephone time.

41. (New) The method as claimed in claim 31, said step j) of selecting said second PIN number comprising said device interfacing with said host server and being provided with a second PIN number having an associated allotted telephone time.

42. (New) The method as claimed in claim 7, said step of ascribing second PIN numbers to individual allotments of telephone time further comprising the step of ascribing a plurality of groups of second PIN numbers; second PIN numbers with one group of said plurality of groups of second PIN numbers having ascribed thereto a different allotted quantity of telephone time than said second PIN numbers within another of said plurality of groups of second PIN numbers.


43. (New) The method as claimed in claim 15, said step of ascribing second PIN numbers to individual allotments of telephone time further comprising the step of ascribing a plurality of groups of second PIN numbers; second PIN numbers with one group of said plurality of groups of second PIN numbers having ascribed thereto a different allotted quantity of

telephone time than said second PIN numbers within another of said plurality of groups of second PIN numbers.

44. (New) The method as claimed in claim 24, said step of ascribing second PIN numbers to individual allotments of telephone time further comprising the step of ascribing a plurality of groups of second PIN numbers; second PIN numbers with one group of said plurality of groups of second PIN numbers having ascribed thereto a different allotted quantity of telephone time than said second PIN numbers within another of said plurality of groups of second PIN numbers.

45. (New) A method for providing a second personal identification number (PIN) from a device comprising a conventional automated teller machine (ATM) or a point-of-sale (POS) terminal, having a display screen and printing capability and a pre-existing communication capability with an existing computer system operated by a financial institution, to a patron of said device who accesses said device through provision to said device of an encoded card and first personal identification number (PIN), (i) without hardware modifications to said device, (ii) without hardware modifications to said existing system, and (iii) without additional communication links to a telephone service provider, to permit said patron access via said second PIN number to a fixed quantity of prepaid telephone time from said telephone service provider, comprising the steps of:

- a) obtaining a block of telephone time from a telephone service provider;
- b) ascribing second PIN numbers to individual allotments of telephone time, such allotments of telephone time together totaling substantially the obtained block of telephone time;

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- c) thereafter supplying the ascribed second PIN numbers to said telephone service provider;
 - d) storing said second PIN numbers on a host server which interfaces with said ATM and which is not a server operated by the telephone service provider;
 - e) making available to said device via said host server said second PIN numbers, each of said second PIN numbers adapted, when provided by said patron during a telephone call to said telephone service provider, to allow telephone service for the patron for a period of time up to said individual allotment of telephone time, said second PIN numbers being grouped into a plurality of groups of second PIN numbers, each group of second PIN numbers corresponding to a different quantity of allotted time to be purchased;
 - f) querying said patron of said device as to whether the patron wishes to purchase telephone time;
 - g) verifying that the patron has sufficient funds to purchase said quantity of telephone time, and charging such funds for said quantity of time;
 - h) upon satisfaction of g) above, selecting one of said second PIN numbers having an allotted time corresponding to the amount of time selected by said patron; and,
 - i) printing said selected second PIN number and providing it to such patron via the ATM or POS's existing statement printer, without the ATM or POS contacting the telephone service provider prior to, or during, the dispensing of said second PIN number from said device.